
Application No. : 483477

Proposal No. : SNGLI0000196

Scheme : LCATA

Application Type : USED

Asset Type : GOODS

Manu.Month&Year : 9/2007

Registration No. : MH 09 BC 5334

Permit Status : NA

Tax Arrears : NA

Classification Type : NORMAL REFINANCING

FC Expiry date : 24/01/2019

Vehicle Registration date: 18-OCT-2007

Cubic Capacity : 2800

GVW : 8720

Collateral Applicable : N

Spoke Location : No

PSL Category : Micro Enterprises

PSL Sub Category : Service - Micro

Product : Secured Loans

Manufacturer : EICHER

Model : 10.90

Engine No. : E483CD7J73460 - New

Chassis No. : 17FC7J160153 - New

Agreement Type : Refinancing

No of LIVE loans : 1

Scheme Descr. : LIGHT COMMERCIAL VEHICLE CATEGORY A

FC Expiry Gap Days: 15

Seating Capacity : 2

Adv.Adjustment IMC: Yes

Collateral Name :

Location Name :

Folio number : S0141858

Name of the customer : SHRIMANT HANUMANT SHINDE SHS

Customer DOB : 05/04/1972

Customer Type : Existing

Customer CIBIL Status : Positive

Lead Reference Number : SNGLI0000194

Gender Of Customer : MALE

Business Stability : 15

Customer Category : SELF-EMPLOYED

Customer Age : 46

Registration Type : New

CIBIL Score : 1

Lead Ref.Date : 09/01/2019

Distance : 13

Residence Stability: 20

Co-Applicant Details

Name : PRAVIN SHRIMANT SHINDE

DOB : 06/05/1995

Age : 23

Type : Existing

Gender : MALE

Guarantor Details

Name : NOT APPLICABLE

DOB :

Age : 0

Type : -

Gender : MALE

Applicant Bank Name : STATE BANK OF

Applicant Bank Branch : JAYSINGPUR

MICR NO :416002590

Acc.No. :SB-32907747988

Sourced By : EQN17114

Agent Code :

Name :NITIN GAJANAN BEDGE

Name :

AddressCumId Proof : AADHAAR CARD

ID Proof : PAN CARD

DocRef.No.: 541753026145

DocRef.No.: CTLPS8496Q

20/06/2018

Co-Applicant 1 Proof : AADHAR CARD DocRef.No.: 592690290753
Guarantor 1 Proof : AADHAR CARD DocRef.No.:

Valuation Value : 530000.00 Grid Value (MRP) : 505031.00
Valuation Date :03/01/2019 Model not in grid :No
Valuator Name :Ramachandra Shivaji Pawar
IDV Value : 530000.00 Cost of Asset : 530000.00
Margin Money : NA Finance Amount : 350000.00
Finance Chrgs : 131326.00 Disbursement Type :Normal
EMI Amount : 13370.00 Field Visit Charges : 0.00
Maximum EMI Amount : 13376.00
Ins.Premium : 35471.00 PAC / TALIC : 0
Plcy Expiry Dt : 08/01/2019 Insurance Pattern :By Customer
Plcy Lapse Days : -1 Processing Fee% : 1.77
Vintage Deviation : No Asset Age : 12
Vintage Deviation Classification :

Processing Fee: 6195.00 Tenure : 36 Repayable Months : 36
Gross IRR : 22.0190 Net IRR : 22.0190 IRR without proc.fee : 22.0190
Inst.Pattern : Equal Repay Mode : NACH Flat Rate of Interest : 12.5000
NPDC Method : NA No. of PDC : 1 No.Sec.PDC : 1
No Of Adv.EMI : 0 Adv.EMI Amt : 0.00 Proposal Dt :09/01/2019
EMI Start Dt. :10/02/2019 EMI End Date :10/01/2022 Veh. Owned : 0
Agriculture : No Credit Shield : 2982.00 Brokerage : 0.00
Effft.Disb Dt :09/01/2019 Funding %(LTV) : 66.04 NPDC/RPDC Amount : 0.00
EMI Cov. Prem : 0.00 Scheme IRR : 25.0000 FEFI No of ins : 0
FEFI Amount : 0.00 Gross IRR : 22.0190 PAC : 628.00
VAS : 620.00 Dealer Payout : 0.00 Dealer Exe Payout : 0.00
Dealer Name :
Dealer Ex Name:

ECS Mandate : NA ECS Bank Name :NA

Deduction Charges from Loan Amount

Processing Fee: 6195.00 Adv.EMI Amt : 0.00 NPDC/RPDC Amount : 0.00
Credit Shield : 2982.00 Ins.Premium Amt: 35471.00 EMI Coverage Premium : 0.00
FEFI Amount : 0.00 PAC : 628.00 VAS : 620.00
Total Deduction Amount: 44648.00

Equitas Small Finance Bank Limited

TERM SHEET

Date : 09/01/2019

Page : 2

Application No. : 483477 Proposal No. : SNGLI0000196 Scheme : LCATA

Payment Details

Payment To : CustomerPayee Name : SHRIMANT HANUMANT SHINDE A/c S
Amount : 302604.00TATE BANK OF INDIA A/c No.3290
7747988

Mode : Chequ

Approval Details

Employee Code : egr0611Executive Name : RAMAKRISHNA.M
Remarks : Approved

Approval Authority Designation : AM
Approval Authority Name : RAMAKRISHNA M

Employee Code : eqt26296Executive Name : Tejaswini Kubal
Remarks : Approved

Approval Authority Designation : BM
Approval Authority Name : SAMEER SURESH MANTRI

Credit Approval Deviation

| Factor | Min Value | Max Value | Actual Value | Deviated | Approver |
|-------------|-----------|-----------|--------------|----------|----------|
| CIBIL score | 401 | 980 | 1 | Yes | GP |

Applicant, Co-applicant and Guarantor De-dupe Details

Particulars : ApplicantBranch : SNGLI
Name : SHRIMANT HANUMANT SHINDE
Agreement Number : SLSNGLI0154799Effective Disbursement Date : 04-Sep-2017
Customer Name : PRAVIN SHRIMANT SHINDE
Vehicle Number : MH 09 BA-1555Loan Amount : 486000.00
Customer / Guarantor / Co Applicant : Co-ApplicantFuture Principal : 319595.00
RI Overdue : 0.00
Loan Status : LiveClosed Date :
Recovery Status :
PDD RC : YesInsurance : Yes

Particulars : ApplicantBranch : SNGLI
Name : SHRIMANT HANUMANT SHINDE
Agreement Number : SLSNGLI0190343Effective Disbursement Date : 16-Jul-2018
Customer Name : PRAVIN SHRIMANT SHINDE
Vehicle Number :Loan Amount : 34040.00
Customer / Guarantor / Co Applicant : Co-ApplicantFuture Principal : 20835.00
RI Overdue : 0.00
Loan Status : LiveClosed Date :
Recovery Status :
PDD RC : NoInsurance : No

| | | | |
|-------------------------------------|----------------------------|-----------------------------|---------------|
| Particulars | : Applicant | Branch | : SNGLI |
| Name | : SHRIMANT HANUMANT SHINDE | | |
| Agreement Number | : SLSNGLI0187647 | Effective Disbursement Date | : 29-Jun-2018 |
| Customer Name | : SHRIMANT HANUMANT SHINDE | | |
| Vehicle Number | : MH 09 BC-4055 | Loan Amount | : 524000.00 |
| Customer / Guarantor / Co Applicant | : Applicant | Future Principal | : 469282.00 |
| RI Overdue | : 0.00 | | |
| Loan Status | : Live | Closed Date | : |
| Recovery Status | : | | |
| PDD RC | : Yes | Insurance | : Yes |

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|-------------------------------------|--------------------------|-----------------------------|---------------|
| Particulars | : Co-Applicant -1 | Branch | : SNGLI |
| Name | : PRAVIN SHRIMANT SHINDE | | |
| Agreement Number | : SLSNGLI0154799 | Effective Disbursement Date | : 04-Sep-2017 |
| Customer Name | : PRAVIN SHRIMANT SHINDE | | |
| Vehicle Number | : MH 09 BA-1555 | Loan Amount | : 486000.00 |
| Customer / Guarantor / Co Applicant | : Applicant | Future Principal | : 319595.00 |
| RI Overdue | : 0.00 | | |
| Loan Status | : Live | Closed Date | : |
| Recovery Status | : | | |
| PDD RC | : Yes | Insurance | : Yes |

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|-------------------------------------|----------------------------|-----------------------------|---------------|
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| Name | : PRAVIN SHRIMANT SHINDE | | |
| Agreement Number | : SLSNGLI0187647 | Effective Disbursement Date | : 29-Jun-2018 |
| Customer Name | : SHRIMANT HANUMANT SHINDE | | |
| Vehicle Number | : MH 09 BC-4055 | Loan Amount | : 524000.00 |
| Customer / Guarantor / Co Applicant | : Co-Applicant | Future Principal | : 469282.00 |
| RI Overdue | : 0.00 | | |
| Loan Status | : Live | Closed Date | : |
| Recovery Status | : | | |
| PDD RC | : Yes | Insurance | : Yes |

| | | | |
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| Name | : PRAVIN SHRIMANT SHINDE | | |
| Agreement Number | : SLSNGLI0190343 | Effective Disbursement Date | : 16-Jul-2018 |
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| RI Overdue | : 0.00 | | |
| Loan Status | : Live | Closed Date | : |
| Recovery Status | : | | |
| PDD RC | : No | Insurance | : No |

| | | | |
|-------------|---|-----------|---|
| Date & Time | : | Signature | : |
|-------------|---|-----------|---|